

**In the United States District Court
for the Southern District of Georgia
Brunswick Division**

IN RE:

MARVIN B. SMITH, III and
SHARON H. SMITH,

Debtors.

MARVIN B. SMITH, III and
SHARON H. SMITH,

Appellants,

v.

ATLANTIC SOUTHERN BANK and
SAPELO SOUTHERN BANK,

Appellees.

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ON APPEAL FROM:

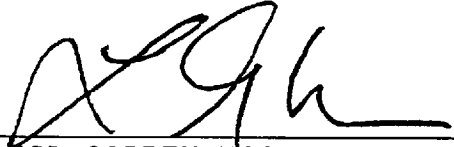
CASE NO. 07-20244-JSD
(Chapter 7)

CV 211-061

ORDER

After an independent review of the record the Court concurs with the Bankruptcy Judge's report and recommendation. Accordingly, the report and recommendation is **ADOPTED** as the opinion of the Court. Dkt. No. 9. The Appellants' application to proceed *in forma pauperis* is **DENIED**. Dkt. No. 2.

SO ORDERED, this 5th day of March, 2012.



LISA GODBEY WOOD, CHIEF JUDGE
UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF GEORGIA